The Claims

1.   (Previously Presented) A method for effectuating an investment comprising:

completing a point-of-sale transaction by a user at a point of sale location;

receiving, by a computer, a request to complete an on-demand investment

transaction after completion of the point-of-sale transaction;

identifying, by the computer, investment-preference information associated with

the user in response to receiving the request;

wherein the investment-preference information includes a predetermined

monetary investment amount determined prior to start of the point-of-sale transaction for the

on-demand investment; and

causing, by the computer, funds relating to the predetermined monetary

investment amount to be transferred to an investment account.

2.   (Cancelled)

3.   (Cancelled)

4.   (Currently Amended) The method of claim 1, further comprising accumulating

~~the funds~~ a plurality of requests to complete on-demand investment transactions until a

predetermined completion time.

5.   (Previously Presented) The method of claim 1, further comprising:

comparing an investment total to a predetermined investment limit; and

canceling transfer of the funds if the transfer of funds will cause the investment

total to exceed the predetermined investment limit.

6.   (Previously Presented) The method of claim 1, further comprising:

comparing a primary-investment total to a primary-investment limit; and

determining a roll-over amount for the request based, at least in part, on the

primary investment total and the primary investment limit; and

causing funds equal to the roll-over amount to be transferred to a second

investment account.

7.   (Previously Presented) The method of claim 6, wherein transferring the funds

comprises adding the roll-over amount to a secondary-investment total.

8.   (Previously Presented) The method of claim 1, wherein the investment-preference

information comprises an investment total and a predetermined investment limit.

9.   (Previously Presented) A method for effectuating an investment comprising:

prompting a user at a point-of-sale location, to request that an on-demand

investment transaction be performed, after completion of a point-of-sale transaction;

receiving, by a computer, the request from the user at the point-of-sale location;

and

causing, by the computer, funds to be transferred to an investment account,

wherein the funds equal a predetermined monetary investment amount determined independently

of a purchase amount of the point-of-sale transaction, upon receipt of the request from the user.

10.   (Previously Presented) The method of claim 9, wherein the funds are transferred

to the investment account from a purchasing account of the user.

11.   (Previously Presented) The method of claim 9, wherein the funds are transferred

to the investment account from a source other than a purchasing account of the user.

12.   (Previously Presented) The method of claim 1, further comprising:

receiving, from the purchaser during the point-of-sale transaction, a request to

modify the predetermined dollar investment amount.

13.   (Cancelled)

14-28. (Cancelled)

29.   (Currently Amended) The method of claim 1, comprising:

identifying, by the computer, investment-preference information associated with the user in response to receiving the request, wherein the investment-preference information ~~further~~ includes ~~a~~ the first investment account and a second investment account, the first investment account and the second investment account being designated by the user;

the method further comprising:

attempting to fulfill the request by attempting to contribute the predetermined monetary investment amount to the first investment account; and

automatically contributing at least a portion of the predetermined monetary investment amount to the second investment account, if the attempting to contribute the predetermined monetary investment amount to the first investment account fails.

30.   (Previously Presented) A method for effectuating an investment comprising:

completing a first, point-of-sale transaction by a user at a point of sale location;

receiving, by a computer, a request to conduct a second, separate, on-demand investment transaction after completion of the first, point-of-sale transaction;

conducting the second, separate investment transaction, by the computer, after receiving the request, by, at least in part, determining an amount of money to transfer to an investment account, by the computer; and

transferring the amount of money to the investment account, by the at least one computer.

31.   (Previously Presented) The method of claim 30, wherein determining the amount

of money comprises:

identifying a predetermined monetary amount associated with the user,

determined prior to start of the point-of-sale transaction.